

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

JAMIE JWEINAT, et al.,
Plaintiffs,
v.
LOANDEPOT.COM, LLC,
Defendant.

Case No. [22-cv-05387-VC](#)

**ORDER GRANTING MOTION TO
DISMISS**

Re: Dkt. No. 20

The motion to dismiss is granted. As the plaintiffs concede, they lack Article III standing to bring their claims because they have not identified a concrete injury in fact beyond the bare procedural violation of the Electronic Funds Transfer Act. For the same reason, they have no standing to pursue the derivative claim under California's Unfair Competition Law. Because the plaintiffs have not suffered any injury in fact, the Court need not address the other questions specific to the UCL claim.

The Court lacks subject matter jurisdiction, so dismissal is without prejudice. *Missouri ex rel. Koster v. Harris*, 847 F.3d 646, 656 (9th Cir. 2017).

IT IS SO ORDERED.

Dated: February 14, 2023



VINCE CHHABRIA
United States District Judge